



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [WASHINGTON FEDERAL, INC.](#)

**City/State** [SEATTLE, WA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [20,560,279](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[WASHINGTON FEDERAL, INC.](#)  
[425 PIKE STREET, 3RD FLOOR](#)  
  
[SEATTLE, WA 98101](#)

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BHC Name

City/State

## Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	20,159,210	19,235,554	19,503,724	17,891,239	16,473,352
Net income (\$000)	49,359	44,871	194,945	144,523	223,017
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.74	2.55	60	2.61	2.67	44	2.71	2.60	54	2.69	2.77	38	2.97	3.01	41
+ Non-interest income	0.26	0.97	6	0.56	1.13	25	0.37	1.04	13	0.24	1.21	5	0.49	1.32	14
- Overhead expense	1.75	2.18	20	1.98	2.28	30	1.81	2.17	25	1.82	2.57	17	1.76	2.69	11
- Provision for credit losses	-0.01	0.04	35	0	-0.12	65	-0.01	-0.09	67	0.16	0.51	10	-0.01	0.15	3
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	46	0.08	0.02	91	0	0.01	35
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0.01	0	93	0	0	42
= Pretax net operating income (tax equivalent)	1.26	1.35	41	1.20	1.78	12	1.28	1.66	18	1.05	1.04	46	1.71	1.56	64
Net operating income	0.98	1.03	43	0.93	1.36	14	1	1.26	22	0.81	0.81	43	1.35	1.19	69
Net income	0.98	1.02	43	0.93	1.35	15	1	1.26	22	0.81	0.82	42	1.35	1.19	69
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.25	2.96	71	3.28	3.18	54	3.29	3.06	63	3.68	3.55	56	4.43	4.41	54
Interest expense	0.33	0.20	85	0.50	0.29	85	0.41	0.25	83	0.80	0.52	79	1.25	1.08	69
Net interest income (tax equivalent)	2.92	2.75	59	2.78	2.88	40	2.88	2.80	51	2.88	3.01	37	3.18	3.33	36
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	-0.01	0.09	12	-0.08	0.16	2	-0.05	0.11	0	-0.02	0.27	1	-0.04	0.21	3
Earnings coverage of net loan and lease losses (X)	-132.05	38.54	9	-23.05	25.70	9	-36.43	39.72	9	-86.94	22.91	1	-58.31	24.40	3
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	1.20	45	1.31	1.49	38	1.16	1.23	46	1.30	1.58	34	1.10	0.83	81
Allowance for loan and lease losses / Total loans and leases	1.12	1.17	46	1.31	1.47	39	1.16	1.20	46	1.30	1.55	36	1.10	0.81	81
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.28	0.47	28	0.34	0.70	17	0.34	0.49	34	0.48	0.71	35	0.30	0.57	23
30-89 days past due loans and leases / Total loans and leases	0.05	0.32	5	0.04	0.33	7	0.04	0.32	5	0.12	0.39	15	0.07	0.43	8
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-4.59	-1.97	41	-6.98	-0.51	31	-4.75	-2.33	43	2.68	3.20	53	13.45	14.45	50
Net short-term noncore funding dependence	-7.80	-6.65	40	-13.10	-6.88	26	-8.17	-7.71	43	-4.42	-4.76	45	2.88	3.38	39
Net loans and leases / Total assets	73.43	59.31	83	66.75	60.99	68	73.07	58.67	83	67.59	61.58	65	72.50	63.77	70
<b>Capitalization</b>															
Tier 1 leverage ratio	9.12	9.06	56	10.27	9.15	80	9.14	8.98	61	9.25	9.13	53	10.72	9.76	76
Holding company equity capital / Total assets	10.66	10.29	57	11.94	10.72	72	10.76	10.71	54	10.82	11.16	44	12.49	12.43	50
Total equity capital (including minority interest) / Total assets	10.66	10.40	55	11.94	10.85	70	10.76	10.82	52	10.82	11.29	41	12.49	12.57	49
Common equity tier 1 capital / Total risk-weighted assets	9.98	12.21	20	12.09	12.57	47	9.98	12.42	16	12.65	12.38	60	14.29	12.17	82
Net loans and leases / Equity capital (X)	6.89	5.82	74	5.59	5.73	48	6.79	5.53	77	6.25	5.58	68	5.81	5.21	67
Cash dividends / Net income	38.93	33.45	59	44.70	23.13	88	39.95	28.27	73	46.11	42.30	57	29.20	33.12	43
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	5.26	9.35	46	12.42	16.49	47	4.77	10.50	27	16.08	16.68	51	1.45	9.26	14
Equity capital	-6.05	4.03	22	17.47	9.13	83	4.24	7.46	47	0.53	6.99	19	3.42	10.49	27
Net loans and leases	15.79	6.29	80	8.87	7.22	62	13.27	3.36	83	8.21	9.07	55	1.75	9.10	21
Noncore funding	-17.70	-10.65	37	-27.26	-25.09	52	-29.28	-14.79	27	8.97	-12.18	75	-11.35	6.59	23
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	97.02	103.47	18	90.03	102.85	3	98.52	103.22	23	97.76	102.81	20	97.68	103.22	17
Cash from ops + noncash items + op expense / Op expense + dividends	266.43	125.04	84	34.75	98.58	27	162.19	154.48	62	216.23	147.24	80	326.70	190.27	86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	141,670	133,405	548,337	543,190	577,163	6.20	22.50
Income from lease financing receivables.....	89	107	405	1,837	672	-16.82	-93.77
Fully taxable income on loans and leases.....	141,029	132,807	545,627	542,113	574,691	6.19	21.40
Tax-exempt income on loans and leases.....	730	705	3,115	2,914	3,144	3.55	-19.87
Estimated tax benefit on income on loans and leases.....	611	587	2,619	2,565	3,112	4.14	-31.81
Income on loans and leases (tax equivalent).....	142,370	134,099	551,361	547,592	580,947	6.17	20.68
Investment interest income (tax equivalent).....	10,993	13,610	49,815	64,658	95,038	-19.23	-44.72
Interest on balances due from depository institutions.....	680	620	2,591	2,783	5,597	9.68	131.29
Interest income on other earning assets.....	0	0	0	0	0		
Total interest income (tax equivalent).....	154,043	148,329	603,767	615,033	681,582	3.85	11.50
Interest on time deposits of \$250K or more.....	695	922	3,264	8,677	13,698	-24.62	-40.39
Interest on time deposits < \$250K.....	3,757	5,976	18,238	51,188	76,114	-37.13	-60.24
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	3,774	3,830	15,161	23,075	37,306	-1.46	115.90
Interest on other borrowings and trading liabilities.....	7,525	11,991	38,833	50,985	64,957	-37.24	-53.28
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	15,751	22,719	75,496	133,925	192,075	-30.67	-44.68
Net interest income (tax equivalent).....	138,292	125,610	528,271	481,108	489,507	10.10	26.09
Non-interest income.....	12,913	26,912	72,208	43,527	80,058	-52.02	21.08
Adjusted operating income (tax equivalent).....	151,205	152,522	600,479	524,635	569,565	-0.86	25.64
Overhead expense.....	88,016	95,018	352,580	325,828	289,566	-7.37	51.12
Provision for credit losses.....	-500	0	-2,000	28,500	-2,150		
Securities gains (losses).....	0	0	95	15,028	0		
Other tax equivalent adjustments.....	0	0	0	2,001	0		
Pretax net operating income (tax equivalent).....	63,689	57,504	249,994	187,336	282,149	10.76	-0.02
Applicable income taxes.....	13,600	11,928	51,934	37,898	55,988	14.02	-34.37
Tax equivalent adjustments.....	730	705	3,115	4,915	3,144	3.55	-19.87
Applicable income taxes (tax equivalent).....	14,330	12,633	55,049	42,813	59,132	13.43	-33.76
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	49,359	44,871	194,945	144,523	223,017	10.00	17.33
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	49,359	44,871	194,945	144,523	223,017	10.00	17.33
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	49,359	44,871	194,945	144,523	223,017	10.00	17.33
Investment securities income (tax equivalent).....	10,993	13,610	49,815	64,658	95,038	-19.23	-44.72
US Treasury and agency securities (excluding mortgage-backed securities).....	111	163	590	439	425	-31.90	-69.34
Mortgage-backed securities.....	4,659	6,696	22,269	40,930	70,905	-30.42	-71.29
All other securities.....	6,223	6,751	26,956	23,289	23,708	-7.83	88.76
Cash dividends declared.....	19,213	20,058	77,888	66,641	65,113	-4.21	-45.99
Common.....	15,557	17,336	52,955	66,641	65,113	-10.26	-56.27
Preferred.....	3,656	2,722	24,933	0	0	34.31	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	3.06	2.75	72	3.08	2.96	60	3.10	2.85	71	3.44	3.27	63	4.14	4	63
Less: Interest expense	0.31	0.19	85	0.47	0.27	85	0.39	0.23	83	0.75	0.48	79	1.17	0.98	72
Equals: Net interest income (tax equivalent)	2.74	2.55	60	2.61	2.67	44	2.71	2.60	54	2.69	2.77	38	2.97	3.01	41
Plus: Non-interest income	0.26	0.97	6	0.56	1.13	25	0.37	1.04	13	0.24	1.21	5	0.49	1.32	14
Equals: adjusted operating income (tax equivalent)	3	3.56	17	3.17	3.87	15	3.08	3.70	18	2.93	4.04	6	3.46	4.41	13
Less: Overhead expense	1.75	2.18	20	1.98	2.28	30	1.81	2.17	25	1.82	2.57	17	1.76	2.69	11
Less: Provision for credit losses	-0.01	0.04	35	0	-0.12	65	-0.01	-0.09	67	0.16	0.51	10	-0.01	0.15	3
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	46	0.08	0.02	91	0	0.01	35
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0.01	0	93	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.26	1.35	41	1.20	1.78	12	1.28	1.66	18	1.05	1.04	46	1.71	1.56	64
Less: Applicable income taxes (tax equivalent)	0.28	0.31	43	0.26	0.40	16	0.28	0.38	18	0.24	0.23	51	0.36	0.36	46
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.98	1.03	43	0.93	1.36	14	1	1.26	22	0.81	0.81	43	1.35	1.19	69
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.98	1.02	43	0.93	1.35	15	1	1.26	22	0.81	0.82	42	1.35	1.19	69
Memo: Net income (last four quarters)	1.01	1.17	30	0.81	1.07	23	1	1.26	22	0.81	0.82	42	1.35	1.19	68
Net income—BHC and noncontrolling (minority) interest	0.98	1.04	41	0.93	1.37	14	1	1.27	21	0.81	0.83	42	1.35	1.20	68
<b>Margin Analysis</b>															
Average earning assets / Average assets	93.90	93.16	63	94.02	93.08	62	93.98	93.08	63	93.30	92.32	65	93.33	91.05	73
Average interest-bearing funds / Average assets	72.42	60.43	86	74.71	62.97	86	73.41	61.99	83	76.55	64.06	86	77.30	65.57	84
Interest income (tax equivalent) / Average earning assets	3.25	2.96	71	3.28	3.18	54	3.29	3.06	63	3.68	3.55	56	4.43	4.41	54
Interest expense / Average earning assets	0.33	0.20	85	0.50	0.29	85	0.41	0.25	83	0.80	0.52	79	1.25	1.08	69
Net interest income (tax equivalent) / Average earning assets	2.92	2.75	59	2.78	2.88	40	2.88	2.80	51	2.88	3.01	37	3.18	3.33	36
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	3.79	3.88	46	4.09	4.05	58	3.99	4.01	49	4.29	4.27	55	4.77	5.09	32
Interest-bearing bank balances	0.15	0.18	27	0.13	0.10	82	0.14	0.14	48	0.23	0.27	44	2.63	2.04	80
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets		0.43			0.39			0.45			0.60			0.99	
Total earning assets	3.24	2.93	71	3.27	3.15	54	3.28	3.04	64	3.67	3.51	57	4.41	4.36	55
Investment securities (tax equivalent)	2.01	1.78	73	1.88	1.84	52	1.89	1.77	62	2.32	2.25	58	3.22	2.76	82
US Treasury and agency securities (excluding mortgage-backed securities)	0.88	1.09	33	0.92	1.30	30	0.92	1.14	34	1.29	1.75	29	1.96	2.32	29
Mortgage-backed securities	2.06	1.67	87	2.18	1.60	86	2.17	1.57	90	2.40	2.05	82	2.91	2.61	86
All other securities	1.96	2.75	24	1.70	2.93	10	1.83	2.81	19	2.11	3.24	12	4.80	4.06	78
Interest-bearing deposits	0.25	0.16	79	0.36	0.26	72	0.30	0.21	70	0.76	0.53	77	1.35	1.10	72
Time deposits of \$250K or more	0.60	0.48	70	0.72	0.82	44	0.66	0.66	53	1.45	1.42	49	2.01	1.96	52
Time deposits < \$250K	0.54	0.44	74	0.77	0.78	53	0.61	0.62	55	1.44	1.36	56	1.84	1.82	47
Other domestic deposits	0.16	0.13	67	0.18	0.17	62	0.17	0.15	66	0.34	0.36	50	0.68	0.93	34
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos		0.16			0.18			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	1.75	1.14	75	1.99	1.38	75	1.94	1.27	76	1.94	1.50	75	2.56	2.38	63
All interest-bearing funds	0.43	0.31	77	0.63	0.42	82	0.53	0.37	80	0.98	0.74	78	1.51	1.49	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	12,913	26,912	72,208	43,527	80,058
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	3,443	3,568	15,116	14,500	14,657
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	4,016	3,515	12,244	11,057	10,285
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	1	3	23	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-624	201	-308	-1,508	36,031
Other non-interest income	6,078	19,627	45,153	19,455	19,085
Total overhead expenses	88,016	95,018	352,580	325,828	289,566
Personnel expense	47,106	43,167	179,745	154,197	138,113
Net occupancy expense	11,283	9,852	37,842	41,594	46,803
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	246	339	1,178	2,137	2,025
Other operating expenses	29,381	41,660	133,815	127,900	102,625
Fee income on mutual funds and annuities	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,151	2,083	2,129	2,084	1,986
Average personnel expense per employee	21.90	20.72	84.43	73.99	69.54
Average assets per employee	9,372.02	9,234.54	9,160.98	8,585.05	8,294.74

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0	2.26	11	0	2.10	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	58.49	61.09	40	62.59	59.31	65	59.02	59.28	43	62.45	62.28	55	51.12	61.29	12
<b>Percent of Average Assets</b>															
Total overhead expense	1.75	2.18	20	1.98	2.28	30	1.81	2.17	25	1.82	2.57	17	1.76	2.69	11
Personnel expense	0.93	1.21	17	0.90	1.28	16	0.92	1.21	21	0.86	1.30	13	0.84	1.41	9
Net occupancy expense	0.22	0.23	48	0.20	0.24	29	0.19	0.23	32	0.23	0.26	34	0.28	0.28	57
Other operating expenses	0.59	0.71	40	0.87	0.73	75	0.69	0.72	51	0.73	0.94	39	0.64	0.97	21
Overhead less non-interest income	1.49	1.18	74	1.42	1.10	78	1.44	1.10	79	1.58	1.25	75	1.27	1.32	44
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	58.21	60.59	40	62.30	58.69	66	58.72	58.83	44	62.11	61.82	57	50.84	60.64	12
Personnel expense	31.15	33.94	31	28.30	33.28	24	29.93	32.93	30	29.39	32.36	27	24.25	32.39	13
Net occupancy expense	7.46	6.43	65	6.46	6.42	54	6.30	6.23	51	7.93	6.58	72	8.22	6.52	79
Other operating expenses	19.59	19.35	56	27.54	18.45	89	22.48	19.18	74	24.79	22.28	75	18.37	21.20	40
Total non-interest income	8.54	26.24	7	17.64	28.42	28	12.03	27.67	13	8.30	28.83	6	14.06	29.23	16
Fiduciary activities income	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	2.28	3.51	32	2.34	3.21	33	2.52	3.27	37	2.76	3.27	38	2.57	3.88	32
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0	2.33	7	0	2.51	7	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue	2.66	0.38	93	2.30	0.38	90	2.04	0.36	90	2.11	0.41	90	1.81	0.47	87
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.49	12	0	0.99	23	0	0.60	22	0	0.01	51	0	0.28	21
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.41	1.74	5	0.13	3.74	14	-0.05	3.30	2	-0.29	3.92	4	6.33	1.86	93
Other non-interest income	4.02	8.92	21	12.87	8.65	77	7.52	9.27	45	3.71	9.65	12	3.35	10.04	8
Overhead less non-interest income	49.67	33.42	87	44.65	29.66	86	46.69	30.52	93	53.81	31.93	90	36.78	31.06	60
Applicable income taxes / Pretax net operating income (tax equivalent)	21.35	20.83	56	20.74	21.04	44	20.77	21.18	41	20.23	18.63	56	19.84	20.56	43
Applicable income tax + TE / Pretax net operating income + TE	22.50	22.92	49	21.97	22.74	41	22.02	22.67	37	22.85	21.18	56	20.96	23.23	29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	12,854,881	10,754,054	12,452,750	10,786,644	10,644,905	19.54	35.40
Commercial and industrial loans	2,208,504	2,190,598	2,094,692	1,993,040	1,080,812	0.82	237.26
Loans to individuals	65,831	103,081	76,507	110,780	115,794	-36.14	-38.86
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	8,880	9,827	9,557	8,905	36,420	-9.64	-9.41
Other loans and leases	130,382	152,987	132,577	155,482	161,641	-14.78	-58.91
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	15,268,478	13,210,547	14,766,083	13,054,851	12,039,572	15.58	44.26
Less: Allowance for loan and lease losses	171,384	172,653	171,411	170,189	132,513	-0.74	40.57
Net loans and leases	15,097,094	13,037,894	14,594,672	12,884,662	11,907,059	15.79	44.31
Debt securities that reprice or mature in over 1 year	1,034,966	1,362,463	1,005,634	1,931,529	2,149,201	-24.04	-57.85
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	16,132,060	14,400,357	15,600,306	14,816,191	14,056,260	12.03	24.88
Interest-bearing bank balances	1,784,549	2,131,802	1,729,261	1,652,207	326,758	-16.29	1232.46
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,175,859	1,570,528	1,266,892	1,138,287	707,078	-25.13	86.58
Trading assets	0	0	0	0	0		
Total earning assets	19,092,468	18,102,687	18,596,459	17,606,685	15,090,096	5.47	39.54
Non-interest-bearing cash and due from depository institutions	162,955	186,645	151,386	178,515	157,048	-12.69	23.01
Premises, fixed assets, and leases	247,166	259,560	253,488	256,242	245,792	-4.78	-9.04
Other real estate owned	9,509	5,316	5,737	4,463	6,339	78.88	-57.82
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,048,181	979,373	966,101	1,017,717	923,886	7.03	23.06
Total assets	20,560,279	19,533,581	19,973,171	19,063,622	16,423,161	5.26	37.43
Quarterly average assets	20,159,210	19,235,554	19,763,645	18,817,706	16,421,981	4.80	35.82
Average loans and leases (YTD)	15,040,151	13,102,570	13,813,638	12,749,899	12,187,394	14.79	43.45
<b>Memoranda</b>							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	15,268,478	13,210,547	14,766,083	13,054,851	12,039,572	15.58	44.26
Real estate loans secured by 1-4 family	5,649,704	4,980,237	5,492,002	5,237,550	5,858,279	13.44	-2.90
Commercial real estate loans	7,193,327	5,755,901	6,948,766	5,529,792	4,764,134	24.97	97.69
Construction and land development	1,924,246	1,507,358	1,917,573	1,935,770	1,700,690	27.66	79.85
Multifamily	2,377,657	1,987,119	2,282,687	1,609,787	1,434,212	19.65	87.68
Nonfarm nonresidential	2,891,424	2,261,424	2,748,506	1,984,235	1,629,232	27.86	122.09
Real estate loans secured by farmland	11,850	17,916	11,982	19,302	22,492	-33.86	-68.23
Total investment securities	2,210,825	2,932,991	2,272,526	3,069,816	2,856,279	-24.62	-28.37
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	49,810	71,512	57,567	78,281	20,738	-30.35	43.00
Municipal securities	38,468	38,669	40,148	38,703	22,490	-0.52	44.32
Mortgage-backed securities	899,123	1,258,719	866,731	1,455,082	2,289,627	-28.57	-65.60
Asset-backed securities	889,426	1,183,977	959,894	1,210,356	312,775	-24.88	342.97
Other debt securities	333,998	380,114	348,186	287,394	210,649	-12.13	59.06
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	1,909,604	2,438,902	1,946,139	2,482,945	1,495,586	-21.70	37.50
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	49,810	71,512	57,567	78,281	20,738	-30.35	43.00
Municipal securities	38,468	38,669	40,148	38,703	22,490	-0.52	44.32
Mortgage-backed securities	597,902	764,630	540,344	868,211	928,934	-21.81	-34.73
Asset-backed securities	889,426	1,183,977	959,894	1,210,356	312,775	-24.88	342.97
Other debt securities	333,998	380,114	348,186	287,394	210,649	-12.13	59.06
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-6,867	13,808	9,507	19,304	19,726		
Available-for-sale securities appreciation (depreciation)	-12,385	46,228	31,469	51,069	25,523		
Structured notes, fair value	151,540	160,335	160,348	80,940	190,475	-5.49	-6.44
Pledged securities	584,789	539,567	644,452	522,275	518,769	8.38	57.44

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,344,654	2,742,654	3,348,352	2,403,309	1,656,637	21.95	863.67
NOW, ATS and transaction accounts	9,888,003	8,582,703	9,270,220	8,044,105	792,693	15.21	4099.12
Time deposits less brokered deposits < \$250K	2,682,155	2,976,390	2,757,592	3,151,938	3,928,193	-9.89	-29.72
MMDA and other savings accounts	68,954	57,156	59,665	45,117	4,941,905	20.64	-98.79
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	15,983,766	14,358,903	15,435,829	13,644,469	11,319,428	11.32	58.05
Time deposits of \$250K or more	449,383	489,734	484,176	532,269	674,711	-8.24	-1.99
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,320,000	1,430,000	1,320,000	1,730,000	950,000	-7.69	60.98
Other borrowings w/remaining maturity over 1 year	400,000	720,000	400,000	870,000	1,300,000	-44.44	-69.92
Brokered deposits < \$250K	50,000	56,923	50,000	55,208	316	-12.16	-36.03
Noncore funding	2,219,383	2,696,657	2,254,176	3,187,477	2,925,027	-17.70	-19.34
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	165,429	145,068	134,040	169,909	127,797	14.04	103.77
Total liabilities	18,368,578	17,200,628	17,824,045	17,001,855	14,372,252	6.79	41.89
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	300,000	300,000	300,000	0	0	0.00	
Common stock	136,244	135,980	136,196	135,938	135,720	0.19	1.05
Common surplus	1,683,578	1,675,772	1,680,637	1,680,111	1,673,666	0.47	1.51
Retained earnings	1,590,483	1,468,093	1,560,337	1,443,280	1,385,179	8.34	62.43
Accumulated other comprehensive income	71,478	81,176	61,876	41,435	15,986	-11.95	3036.38
Other equity capital components	-1,590,082	-1,328,068	-1,589,920	-1,238,997	-1,159,642		
Total holding company equity capital	2,191,701	2,332,953	2,149,126	2,061,767	2,050,909	-6.05	8.78
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,191,701	2,332,953	2,149,126	2,061,767	2,050,909	-6.05	8.78
Total liabilities and capital	20,560,279	19,533,581	19,973,171	19,063,622	16,423,161	5.26	37.43
<b>Memoranda</b>							
Non-interest-bearing deposits	3,344,654	2,742,654	3,348,352	2,403,309	1,656,637	21.95	863.67
Interest-bearing deposits	13,138,495	12,162,906	12,621,653	11,828,637	10,337,818	8.02	27.52
Total deposits	16,483,149	14,905,560	15,970,005	14,231,946	11,994,455	10.58	54.77
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,149,126	2,061,767	2,061,767	2,050,909	1,983,089		
Accounting restatements	0	0	0	-19,782	0		
Net income	49,359	44,871	194,945	144,523	223,017		
Net sale of new perpetual preferred stock	0	293,325	293,325	0	0		
Net sale of new common stock	2,989	2,378	7,459	6,663	5,224		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	162	89,071	350,922	79,355	108,403		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	19,213	20,058	77,888	66,641	65,113		
Change in other comprehensive income	9,602	39,741	20,440	25,450	13,095		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,191,701	2,332,953	2,149,126	2,061,767	2,050,909		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	62.52	37.11	91	55.05	36.10	88	62.35	36.25	90	56.58	36.22	89	64.82	37.78	94
Commercial and industrial loans	10.74	10.78	56	11.21	13.88	38	10.49	10.76	57	10.45	13.52	32	6.58	12.02	22
Loans to individuals	0.32	3.61	24	0.53	3.42	29	0.38	3.36	26	0.58	3.40	31	0.71	4.20	28
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.04	0.17	57	0.05	0.19	50	0.05	0.18	56	0.05	0.19	55	0.22	0.24	72
Other loans and leases	0.63	4.19	14	0.78	4.29	14	0.66	4.47	14	0.82	4.63	13	0.98	5.01	13
Net loans and leases	73.43	59.31	83	66.75	60.99	68	73.07	58.67	83	67.59	61.58	65	72.50	63.77	70
Debt securities over 1 year	5.03	19.47	7	6.97	16.70	9	5.03	19.46	7	10.13	15.55	27	13.09	14.60	43
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	78.46	80.04	33	73.72	78.43	24	78.11	79.22	35	77.72	78.16	31	85.59	79.65	66
Interest-bearing bank balances	8.68	7.18	68	10.91	9.08	64	8.66	8.50	53	8.67	7.51	61	1.99	3.06	50
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	5.72	1.65	92	8.04	1.59	94	6.34	1.56	92	5.97	1.68	93	4.31	1.91	84
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	92.86	91.28	70	92.67	91.48	64	93.11	91.77	66	92.36	91.05	65	91.88	89.53	73
Non-interest cash and due from depository institutions	0.79	0.96	37	0.96	1	45	0.76	0.82	44	0.94	1.07	36	0.96	1.14	36
Other real estate owned	0.05	0.01	88	0.03	0.02	73	0.03	0.01	85	0.02	0.02	65	0.04	0.03	67
All other assets	6.35	7.70	29	6.37	7.44	38	6.13	7.35	34	6.71	7.82	37	7.16	9.27	27
<b>Memoranda</b>															
Short-term investments	14.40	10.28	74	18.95	11.92	79	15	11.47	70	14.64	11.17	73	6.29	7.63	56
U.S. Treasury securities	0	1.80	9	0	0.98	13	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.24	0.79	47	0.37	0.73	51	0.29	0.82	47	0.41	0.63	57	0.13	0.54	46
Municipal securities	0.19	1.72	28	0.20	1.77	27	0.20	1.73	28	0.20	1.69	28	0.14	1.34	30
Mortgage-backed securities	4.37	14.04	11	6.44	12.38	20	4.34	14.14	10	7.63	11.75	34	13.94	11.44	65
Asset-backed securities	4.33	0.56	94	6.06	0.35	98	4.81	0.50	96	6.35	0.32	99	1.90	0.28	92
Other debt securities	1.62	0.55	85	1.95	0.46	92	1.74	0.53	87	1.51	0.42	86	1.28	0.39	84
Loans held-for-sale	0	0.40	7	0	0.46	6	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	74.26	59.15	85	67.63	61.15	70	73.93	58.06	87	68.48	61.72	70	73.31	63.50	76
Real estate loans secured by 1-4 family	27.48	11.67	93	25.50	11.69	91	27.50	11.46	94	27.47	11.91	93	35.67	13.29	95
Revolving	0.86	1.40	42	0.74	1.51	31	0.84	1.42	42	0.74	1.66	30	0.86	2.07	34
Closed-end, secured by first liens	26.62	9.94	95	24.74	9.76	92	26.65	9.67	95	26.72	9.81	94	34.78	10.69	96
Closed-end, secured by junior liens	0	0.17	6	0.01	0.21	13	0	0.17	10	0.02	0.22	16	0.02	0.28	18
Commercial real estate loans	34.99	23.42	77	29.47	22.27	66	34.79	22.69	80	29.01	22.22	64	29.01	22.23	59
Construction and land development	9.36	3.49	92	7.72	3.32	90	9.60	3.34	93	10.15	3.40	94	10.36	3.44	95
Multifamily	11.56	3.52	92	10.17	3.21	91	11.43	3.57	90	8.44	3.12	90	8.73	3.01	91
Nonfarm nonresidential	14.06	15.11	46	11.58	14.77	36	13.76	14.57	46	10.41	14.72	32	9.92	14.69	34
Real estate loans secured by farmland	0.06	0.33	46	0.09	0.33	52	0.06	0.30	48	0.10	0.33	53	0.14	0.36	57

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	84.19	61.87	86	81.41	57.91	90	84.33	61.05	89	82.63	57.15	92	88.42	57.46	95
Real estate loans secured by 1-4 family	37	20.07	91	37.70	19.43	91	37.19	19.86	91	40.12	19.43	93	48.66	20.75	94
Revolving	1.15	2.35	36	1.10	2.45	30	1.14	2.43	37	1.07	2.64	28	1.18	3.15	29
Closed-end	35.85	17.49	91	36.60	16.76	91	36.06	17.24	91	39.04	16.59	93	47.48	17.39	96
Commercial real estate loans	47.11	38.39	62	43.57	35.36	61	47.06	37.86	61	42.36	34.63	61	39.57	33.52	56
Construction and land development	12.60	5.82	85	11.41	5.29	90	12.99	5.65	89	14.83	5.26	95	14.13	5.09	96
1-4 family	3.56	1.29	87	3.77	1.05	93	3.65	1.18	88	3.42	0.93	92	3.37	0.94	92
Other	9.04	4.49	86	7.64	4.21	85	9.34	4.40	90	11.41	4.19	96	10.75	4.02	96
Multifamily	15.57	5.66	89	15.04	5.08	91	15.46	5.78	88	12.33	4.96	90	11.91	4.69	89
Nonfarm nonresidential	18.94	25	35	17.12	23.47	32	18.61	24.56	37	15.20	22.93	28	13.53	22.15	29
Owner-occupied	4.74	8.44	31	5.11	7.93	33	5	8.29	35	4.92	7.68	33	4.37	7.72	32
Other	14.20	16.32	41	12.01	15.25	33	13.61	15.94	39	10.28	14.95	31	9.16	14.34	34
Real estate loans secured by farmland	0.08	0.59	42	0.14	0.56	50	0.08	0.54	45	0.15	0.54	51	0.19	0.55	54
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	14.46	18.81	40	16.58	23.16	26	14.19	18.86	39	15.27	22.17	24	8.98	19.53	14
Loans to individuals	0.43	6.52	20	0.78	6.02	26	0.52	6.24	21	0.85	6.13	27	0.96	7.13	23
Credit card loans	0.01	0.51	51	0	0.50	49	0.01	0.53	51	0	0.65	48	0	0.81	21
Agricultural loans	0.06	0.31	54	0.07	0.33	47	0.06	0.34	49	0.07	0.32	51	0.30	0.37	70
Other loans and leases	0.85	8.03	14	1.16	8.05	16	0.90	8.75	13	1.19	9.09	14	1.34	9.85	13
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	648.44	395.39	88	508.29	382.51	78	638.85	391.81	90	573.30	381.27	85	572.59	391.26	81
Real estate loans secured by 1-4 family	284.99	125.02	91	235.39	124.29	89	281.75	126.06	90	278.37	125.03	93	315.12	138.18	93
Revolving	8.88	14.84	41	6.86	16.14	30	8.61	15.44	38	7.46	17.42	29	7.63	21.26	30
Closed-end	276.11	108.83	92	228.53	106.79	89	273.14	108.85	91	270.92	106.14	93	307.48	115.20	94
Commercial real estate loans	362.85	249.33	77	272.05	237.40	55	356.48	245.88	78	293.91	234.65	60	256.26	229.44	51
Construction and land development	97.06	36.95	93	71.25	35.26	85	98.37	35.95	94	102.89	35.62	96	91.48	34.95	93
1-4 family	27.41	8.02	93	23.54	6.84	93	27.62	7.42	93	23.70	6.34	91	21.84	6.61	87
Other	69.65	28.49	93	47.70	28.01	78	70.76	28.11	95	79.18	28.16	96	69.64	27.32	94
Multifamily	119.94	37.99	91	93.92	34.02	90	117.11	38.66	89	85.56	32.74	90	77.15	31.04	89
Nonfarm nonresidential	145.85	160.85	45	106.89	157.71	32	141	158.05	43	105.46	155.06	35	87.64	152.10	33
Owner-occupied	36.51	53.96	35	31.90	52.99	33	37.90	52.99	37	34.14	52.37	35	28.32	53.07	31
Other	109.34	105.37	51	74.99	102.29	33	103.11	102.54	51	71.32	100.54	35	59.32	97.41	34
Real estate loans secured by farmland	0.60	3.46	44	0.85	3.50	48	0.61	3.22	46	1.03	3.44	53	1.21	3.60	54
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	111.40	113.45	55	103.54	145.22	31	107.46	114.45	53	105.93	139.91	34	58.14	122.02	20
Loans to individuals	3.32	36.67	24	4.87	35.91	26	3.92	34.55	26	5.89	37.47	28	6.23	43.51	25
Credit card loans	0.07	2.64	53	0.01	2.59	49	0.04	2.77	51	0.01	3.30	48	0	4.34	21
Agricultural loans	0.45	1.66	57	0.46	1.94	51	0.49	1.86	55	0.47	1.88	53	1.96	2.18	70
Other loans and leases	6.58	47.86	14	7.23	47.52	13	6.80	51.06	13	8.26	49.54	14	8.69	52.44	12
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	42.37	30.57	74	38.46	27.81	79	42.06	30.07	77	37.44	27.32	72	35.20	26.45	70
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	326.34	198.65	85	240.15	185.94	67	318.59	195.33	84	259.76	183.76	76	227.94	178.57	65
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	362.85	256.17	76	272.05	243.39	53	356.48	252.85	76	293.91	240.85	56	256.26	236.10	51

BHC Name

City/State

# Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	14.40	10.28	74	18.95	11.92	79	15	11.47	70	14.64	11.17	73	6.29	7.63	56
Liquid assets	14.09	28.10	16	18.66	27.16	28	14.04	29.03	14	17.62	26.22	27	16.94	22.44	42
Investment securities	10.75	21.67	13	15.02	18.78	35	11.38	21.63	16	16.10	17.85	44	17.39	16.99	55
Net loans and leases	73.43	59.31	83	66.75	60.99	68	73.07	58.67	83	67.59	61.58	65	72.50	63.77	70
Net loans, leases and standby letters of credit	74.06	60.12	83	67.32	61.79	68	73.74	59.49	83	68.17	62.48	67	73.11	64.84	71
Core deposits	77.74	76.85	35	73.51	73.69	33	77.28	75.71	41	71.57	70.67	39	68.92	63.09	54
Noncore funding	10.79	9.46	69	13.81	11.95	72	11.29	10.30	68	16.72	14.13	68	17.81	19.36	59
Time deposits of \$250K or more	2.19	1.46	77	2.51	1.96	67	2.42	1.58	79	2.79	2.11	69	4.11	2.94	71
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.11	12	0	1.22	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.44	29	0	0.60	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	6.42	1.03	94	7.32	1.11	95	6.61	1	95	9.07	1.24	96	5.78	3.01	83
Earning assets that reprice within 1 year	35.95	36.68	49	38.75	38.67	50	38.57	37.37	54	33.62	39.38	32	23.92	39.29	11
Interest-bearing liabilities that reprice within 1 year	13.01	6.16	85	14.55	7.73	85	13.39	6.39	85	15.99	8.20	86	20.57	10.19	86
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	22.94	29.01	35	24.20	29.49	36	25.19	29.65	40	17.63	29.11	26	3.35	26.63	7
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-4.59	-1.97	41	-6.98	-0.51	31	-4.75	-2.33	43	2.68	3.20	53	13.45	14.45	50
Net short-term noncore funding dependence	-7.80	-6.65	40	-13.10	-6.88	26	-8.17	-7.71	43	-4.42	-4.76	45	2.88	3.38	39
Short-term investment / Short-term noncore funding	173.92	265.83	47	203.99	246.74	53	174.08	273.46	39	130.63	184.19	47	71.84	77.77	60
Liquid assets - short-term noncore funding / Nonliquid assets	6.76	35.38	14	11.51	30.67	22	6.31	36.68	15	7.78	28.18	20	9.84	16.97	44
Net loans and leases / Total deposits	91.59	73.06	85	87.47	76.22	81	91.39	72.79	84	90.53	79.43	78	99.27	90.31	76
Net loans and leases / Core deposits	94.45	78.05	80	90.80	83.77	69	94.55	78.25	79	94.43	88.34	69	105.19	103.93	60
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.38	-3.53	70	0.71	0.62	65	0.53	0.12	71	1.13	1.57	51	1.14	0.72	73
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.68	-8.82	93	2.38	1.31	75	1.77	-0.25	88	2.98	4.31	37	1.48	1.36	60
Structured notes appreciation (depreciation) / Tier 1 capital	-0.32	-0.15	21	0.14	0	90	0.17	-0.02	96	0.23	0.02	94	0.20	0	95
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	13.62	20.27	40	16.85	12.84	64	14.36	14.28	59	19.12	11.38	69	47.64	12.67	91
Available-for-sale securities	86.38	77.97	60	83.15	85.49	35	85.64	83.77	41	80.88	87.23	30	52.36	85.40	8
U.S. Treasury securities	0	8.39	9	0	5.10	13	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	2.25	3.73	57	2.44	4.35	54	2.53	4.12	56	2.55	4.01	57	0.73	3.49	43
Municipal securities	1.74	7.89	39	1.32	9.71	28	1.77	8.22	37	1.26	9.83	26	0.79	7.75	28
Mortgage-backed securities	40.67	65.55	13	42.92	66.67	15	38.14	66.54	12	47.40	66.64	19	80.16	67.43	66
Asset-backed securities	40.23	2.78	99	40.37	1.97	98	42.24	2.50	98	39.43	1.91	98	10.95	1.66	92
Other debt securities	15.11	3.16	92	12.96	3.05	89	15.32	3.08	91	9.36	3.01	85	7.37	2.94	84
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	53.19	8.63	98	53.55	9.29	97	55.75	7.78	96	37.08	10.55	93	24.76	11.86	84
Debt securities 1 to 5 years	4.22	18.50	14	3.03	16.09	21	4.39	18.25	17	2.92	17.03	21	0.05	17.94	3
Debt securities over 5 years	42.60	70.45	14	43.43	72.48	14	39.86	71.11	13	60	69.86	28	75.19	66.02	52
Pledged securities	26.45	29.79	48	18.40	33.48	32	28.36	32.26	45	17.01	35.67	28	18.16	30.57	36
Structured notes, fair value	6.85	0.08	97	5.47	0.05	97	7.06	0.11	96	2.64	0.02	97	6.67	0.03	97
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-20.04	-1.29	38	85.68	156.41	44	7.37	27.98	41	169.92	183.32	60	19.73	26.69	55
Investment securities	-24.62	28.40	2	12.23	31.91	27	-25.97	31.36	2	7.48	23.62	27	-5.99	11.75	12
Core deposits	11.32	14.47	53	24.77	29.18	39	13.13	16.94	47	20.54	26.88	30	4.19	11.23	25
Noncore funding	-17.70	-10.65	37	-27.26	-25.09	52	-29.28	-14.79	27	8.97	-12.18	75	-11.35	6.59	23

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			4,254,171	3,663,521	2,622,760
Commit: Secured commercial real estate loans	2,650,530	2,337,971	2,472,745	1,972,541	1,563,761
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			8,028	1,757	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	130,804	113,083	134,048	111,123	100,011
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,743,868	3,098,727	2,778,320	3,366,185	1,864,015
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							21.30	22.78	51	19.22	22.01	49	15.97	23.52	24
Standby letters of credit	0.64	0.64	64	0.58	0.67	58	0.67	0.65	64	0.58	0.71	56	0.61	0.84	53
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	13.35	45.51	45	15.86	42.67	46	13.91	46.30	45	17.66	48.62	45	11.35	68.47	29
Interest rate contracts	13.35	33.09	48	15.86	30.32	49	13.91	32.46	48	17.66	34.36	47	11.35	47.31	31
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.59	11	0	2	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	13.35	19.54	53	15.86	20.33	56	13.91	20.49	55	17.66	20.83	55	11.35	28.86	41
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							30.80	44.98	38	28.73	42.82	38	21.52	45.53	19

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## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	2,743,868	3,098,727	2,778,320	3,366,185	1,864,015
Interest rate contracts	2,743,868	3,098,727	2,778,320	3,366,185	1,864,015
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,743,868	3,098,727	2,778,320	3,366,185	1,864,015
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,743,868	3,098,727	2,778,320	3,366,185	1,864,015
Interest rate contracts	2,743,868	3,098,727	2,778,320	3,366,185	1,864,015
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,743,868	3,098,727	2,778,320	3,366,185	1,864,015
One year or less	231,218	209,943	8,230	323,111	138,454
Over 1 year to 5 years	734,982	706,151	940,980	615,645	681,032
Over 5 years	1,777,668	2,182,633	1,829,110	2,427,429	1,044,529
Gross negative fair value (absolute value)	27,391	9,714	7,895	55,792	19,735
Gross positive fair value	151,846	66,437	57,465	38,568	16,985
Held for trading	0	0	0	0	0
Non-traded	151,846	66,437	57,465	38,568	16,985
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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# Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.42	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
<b>Futures and forwards</b>															
Written options	0	6.03	8	0	8.11	7	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	5.74	8	0	7.80	7	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	74.58	95	100	69.64	95	100	74.26	96	100	68.76	96	100	69.75	95
<b>Held for trading</b>															
Interest rate contracts	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Equity, commodity, and other contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
<b>Non-traded</b>															
Interest rate contracts	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
Equity, commodity, and other contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	100	92.63	72	100	90.92	75	100	92.53	76	100	91.48	75	100	93.86	75
Over 1 year to 5 years	8.43	27.97	37	6.78	26.80	30	0.30	27.56	9	9.60	32.05	35	7.43	32.17	30
Over 5 years	26.79	26.35	50	22.79	28.69	46	33.87	27.01	59	18.29	27.06	39	36.54	30.45	58
Gross negative fair value (absolute value)	64.79	29.53	84	70.44	30.03	89	65.84	29.89	82	72.11	29.56	89	56.04	28.09	80
Gross positive fair value	1	1.21	41	0.31	1.21	14	0.28	0.98	18	1.66	1.55	62	1.06	0.83	62
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.02	0.06	40	0	0.05	23	0	0.04	24	0.03	0.07	52	0.01	0.06	45
Gross positive fair value (X)	0.08	0.06	78	0.03	0.07	45	0.03	0.05	59	0.02	0.09	28	0.01	0.07	29
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.08	0.01	94	0.03	0.01	78	0.03	0.01	90	0.02	0.02	72	0.01	0.01	70
Current credit exposure (X)	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0	0.47	7	0	0.61	5	0	0.46	5	0	0.85	5	0	0.73	4

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	171,411	170,189	170,189	132,513	131,165
Gross losses	912	209	952	5,290	10,454
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,385	2,673	7,674	7,716	15,202
Net losses	-473	-2,464	-6,722	-2,426	-4,748
Provision for loan and lease losses	-500	0	-2,000	28,500	-2,150
Adjustments	0	0	-3,500	6,750	-1,250
Ending balance	171,384	172,653	171,411	170,189	132,513
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.01	0.04	39	0	-0.11	64	-0.01	-0.09	68	0.16	0.51	10	-0.01	0.15	3
Provision for loan and lease losses / Average loans and leases	-0.01	0.06	40	0	-0.20	64	-0.01	-0.16	70	0.22	0.82	6	-0.02	0.24	5
Provision for loan and lease losses / Net loan and lease losses	105.71	49.50	62	0	-168.35	57	29.75	-105.48	70	-1,174.77	487.86	1	45.28	130.58	7
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	1.20	45	1.31	1.49	38	1.16	1.23	46	1.30	1.58	34	1.10	0.83	81
Allowance for loan and lease losses / Total loans and leases	1.12	1.17	46	1.31	1.47	39	1.16	1.20	46	1.30	1.55	36	1.10	0.81	81
Allowance for loan and lease losses / Net loans and leases losses (X)		38.27			18.09			21.39			11.58			8.03	
Allowance for loan and lease losses / Nonaccrual assets	509.48	355.27	78	431.95	291.29	78	380.45	364.13	68	291.40	299.17	62	440.42	218.72	86
ALLL / 90+ days past due + nonaccrual loans and leases	509.48	284.19	81	431.95	246.27	84	380.45	287.08	75	291.40	244.34	67	440.42	151.73	92
Gross loan and lease losses / Average loans and leases	0.02	0.17	20	0.01	0.24	2	0.01	0.19	2	0.04	0.34	7	0.09	0.28	23
Recoveries / Average loans and leases	0.04	0.07	33	0.08	0.08	63	0.06	0.08	38	0.06	0.07	51	0.12	0.08	79
Net losses / Average loans and leases	-0.01	0.09	12	-0.08	0.16	2	-0.05	0.11	0	-0.02	0.27	1	-0.04	0.21	3
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	145.48	10.98	98	50.53	7.39	97	145.07	34.67	96	73.81	33.98	89	222.87	36.22	96
Earnings coverage of net loan and lease losses (X)	-132.05	38.54	9	-23.05	25.70	9	-36.43	39.72	9	-86.94	22.91	1	-58.31	24.40	3

### Net Loan and Lease Losses By Type

Real estate loans	-0.04	-0.01	13	-0.08	0.03	2	-0.05	0.02	6	-0.05	0.04	2	-0.07	0.01	4
Real estate loans secured by 1-4 family	-0.02	-0.02	46	-0.02	-0.01	32	-0.03	-0.02	32	-0.03	0.01	16	-0.01	0.01	25
Revolving	-0.23	-0.08	17	0	-0.03	61	-0.03	-0.07	42	0	0.01	45	0.04	0.02	65
Closed-end	-0.01	-0.02	46	-0.02	-0.01	30	-0.03	-0.01	28	-0.04	0	14	-0.01	0	25
Commercial real estate loans	-0.06	0	6	-0.14	0.05	3	-0.06	0.04	3	-0.07	0.07	2	-0.13	0.01	1
Construction and land development	-0.05	-0.02	17	-0.49	0	0	-0.22	0	1	-0.06	0	11	-0.35	-0.01	3
1-4 family	0	0	58	0	0	58	0	0	84	0	0	59	0.11	0	99
Other	-0.05	-0.01	12	-0.49	0	0	-0.22	0	1	-0.06	0	9	-0.46	-0.01	2
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	-0.10	0.01	3	-0.03	0.07	8	-0.01	0.05	13	-0.14	0.11	0	-0.03	0.02	6
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	26	-0.03	0.01	4
Other	-0.10	0	2	-0.03	0.06	6	-0.01	0.04	14	-0.14	0.08	0	0	0.01	40
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.16	0.11	71	0	0.20	24	0	0.17	15	0.19	0.47	32	0.20	0.37	37
Loans to individuals		0.70			1.06			0.71			1.13		0.10	1.17	8
Credit card loans	0	1.88	10	0	2.41	9	0	1.84	6	0	2.92	9		3.11	
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.16	32	0	0.09	37	0	0.10	32	0	0.15	25	0	0.15	22

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	6,902	5,726	6,508	15,997	8,764
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	33,639	39,971	45,055	58,403	30,088
Total past due and nonaccrual loans and leases	40,541	45,697	51,563	74,400	38,852
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	114	155	154	1,084	47
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	6,120	8,950	6,079	7,134	10,328
Total restructured loans and leases	6,234	9,105	6,233	8,218	10,375
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	17,943	23,376	18,637	34,319	32,516
Other real estate owned	9,509	5,316	5,737	4,463	6,339
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.05	0.32	5	0.04	0.33	7	0.04	0.32	5	0.12	0.39	15	0.07	0.43	8
90+ days past due loans and leases	0	0.10	10	0	0.11	8	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	0.22	0.44	22	0.30	0.65	19	0.31	0.46	31	0.45	0.66	36	0.25	0.51	19
90+ days past due and nonaccrual loans and leases	0.22	0.59	18	0.30	0.82	13	0.31	0.62	25	0.45	0.85	27	0.25	0.71	11
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	40	0	0.01	50	0	0.01	49	0.01	0.01	62	0	0.01	30
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.04	0.10	37	0.07	0.13	42	0.04	0.10	34	0.05	0.13	34	0.09	0.14	42
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.05	0.32	5	0.04	0.33	7	0.04	0.32	5	0.12	0.40	15	0.07	0.43	8
90+ days past due assets	0	0.10	9	0	0.11	8	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets	0.22	0.45	22	0.30	0.66	19	0.31	0.47	30	0.45	0.67	35	0.25	0.53	19
30+ days past due and nonaccrual assets	0.27	0.94	8	0.35	1.18	5	0.35	0.97	14	0.57	1.29	16	0.32	1.19	5
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.16	0.35	22	0.20	0.50	14	0.23	0.36	32	0.31	0.52	31	0.18	0.44	16
90+ days past due and nonaccrual assets + other real estate owned	0.21	0.36	25	0.23	0.53	14	0.25	0.37	32	0.33	0.55	30	0.22	0.48	17
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.30	0.41	41	0.35	0.58	30	0.35	0.41	51	0.52	0.60	43	0.42	0.53	40
Allowance for loan and lease losses	35.71	62.77	26	39.86	69.27	26	40.59	62.64	33	57.74	66.66	45	52.06	115.41	16
Equity capital + allowance for loan and lease losses	2.59	3.67	40	2.75	5.03	26	3	3.60	44	4.40	4.97	47	3.16	4.28	38
Tier 1 capital + allowance for loan and lease losses	3.09	4.23	39	3.25	5.96	25	3.57	4.30	46	5.22	6.05	44	3.71	5.65	32
Loans and leases + other real estate owned	0.40	0.69	31	0.52	0.97	28	0.47	0.71	36	0.75	0.97	37	0.57	0.85	32

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.05	0.26	11	0.05	0.31	12	0.04	0.26	9	0.15	0.39	23	0.08	0.38	10
90+ days past due	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.16	13
Nonaccrual	0.20	0.51	22	0.33	0.76	21	0.21	0.52	27	0.50	0.76	35	0.28	0.46	35
Commercial and industrial															
30–89 days past due	0.02	0.26	11	0	0.22	3	0.05	0.24	17	0	0.23	3	0.01	0.31	8
90+ days past due	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
Nonaccrual	0.38	0.53	47	0.21	0.69	19	0.91	0.57	77	0.22	0.75	18	0.06	0.83	10
Individuals															
30–89 days past due	0.03	0.67	11	0.01	0.53	11	0.04	0.63	16	0.03	0.83	10	0.11	0.83	16
90+ days past due	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual	0.06	0.16	43	0.01	0.22	25	0.03	0.17	34	0.01	0.28	24	0	0.17	11
Depository institution loans															
30–89 days past due		0			0.01			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0	0.13	17	0	0.13	16	0	0.12	16	0	0.18	15	0.01	0.20	32
90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.09	0.44	11	0.08	0.47	9	0.09	0.46	8	0.23	0.65	20	0.11	0.67	8
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.34	0.68	34	0.52	0.88	32	0.33	0.71	25	0.47	0.89	29	0.40	0.73	32
Revolving	30-89 days past due	0.21	0.27	43	0.08	0.31	25	0.15	0.28	38	0.73	0.48	74	0.67	0.45	73
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.21	1.02	24	0.24	1.31	20	0.19	1.18	23	0.26	1.13	21	0.44	1	33
Closed-end	30-89 days past due	0.09	0.46	13	0.08	0.48	9	0.08	0.49	8	0.22	0.65	21	0.10	0.70	6
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.34	0.66	36	0.53	0.85	34	0.33	0.67	27	0.48	0.87	32	0.40	0.70	33
Junior lien	30-89 days past due	0	0.01	12	0	0.01	9	0	0.01	11	0	0.02	23	0	0.02	19
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	9	0	0.05	6	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30-89 days past due	0.02	0.16	15	0.03	0.22	17	0.01	0.15	12	0.07	0.26	31	0.04	0.18	21
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.06	0.37	14	0.12	0.62	10	0.08	0.38	18	0.53	0.62	50	0.12	0.23	32
Construction and development	30-89 days past due	0.03	0.19	44	0.02	0.22	33	0.01	0.17	37	0.16	0.28	55	0.10	0.28	50
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.06	0.17	49	0.11	0.50	49	0.08	0.20	59	0.09	0.41	45	0.02	0.20	33
1-4 family	30-89 days past due	0.02	0.03	70	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.04	0.02	81	0.02	0.02	71	0.06	0.01	85	0	0.03	59	0	0.02	30
Other	30-89 days past due	0	0.14	44	0.02	0.16	39	0.01	0.13	49	0.16	0.22	65	0.10	0.20	57
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.02	0.14	44	0.09	0.43	51	0.03	0.16	50	0.08	0.35	51	0.02	0.17	40
Multifamily	30-89 days past due	0.01	0.06	62	0.02	0.08	63	0	0.07	27	0.03	0.09	53	0.01	0.08	43
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.02	0.13	22	0.05	0.20	28	0.02	0.13	25	0.01	0.23	17	0	0.14	11
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.10	0.45	20	0.24	0.78	19	0.15	0.45	22	1.39	0.80	76	0.33	0.28	65
Owner Occupied	30-89 days past due	0	0.04	21	0	0.06	10	0	0.04	10	0.01	0.07	28	0	0.07	8
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.06	0.17	31	0.09	0.32	19	0.06	0.17	30	0.08	0.27	20	0.20	0.16	63
Other	30-89 days past due	0.02	0.08	44	0.05	0.12	47	0.02	0.08	52	0	0.14	11	0	0.07	19
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.04	0.24	30	0.16	0.40	34	0.09	0.23	40	1.31	0.44	88	0.14	0.10	66
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	19.75	0.67	98	13.06	1.14	97	19.53	0.69	99	0	1.13	19	0	0.84	19
Credit card	30-89 days past due	0	0.87	6	0	0.75	6	0	0.81	6	0	0.95	7		1.19	
	90+ days past due	0	0.45	16	0	0.56	14	0	0.45	14	0	0.63	13		0.78	
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37		0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	229,740	483,684	226,913	577,052	649,744
Retained earnings	1,590,483	1,468,093	1,560,337	1,443,280	1,385,179
Accumulated other comprehensive income (AOCI)	71,478	81,176	61,876	41,435	15,986
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,891,701	2,032,953	1,849,126	2,061,767	2,050,909
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	309,172	308,708	309,405	309,035	308,344
Accumulated other comprehensive income-related adjustments	71,478	81,176	61,876	41,435	15,987
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,511,051	1,643,069	1,477,845	1,711,297	1,726,578
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,511,051	1,643,069	1,477,845	1,711,297	1,726,578
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	300,000	300,000	300,000	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	300,000	300,000	300,000	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	300,000	300,000	300,000	0	0
<b>Tier 1 Capital</b>	1,811,051	1,943,069	1,777,845	1,711,297	1,726,578
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	189,465	170,282	185,652	169,422	140,013
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	189,465	170,282	185,652	169,422	140,013
Exited advanced approach tier 2 capital before deductions					0
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	189,465	170,282	185,652	169,422	140,013
Exited advanced approach tier 2 capital					0
Total capital	2,000,516	2,113,351	1,963,497	1,880,719	1,866,591
Exited advanced approach total capital					0
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	20,159,210	19,235,554	19,763,645	18,817,706	16,421,981
Less: Deductions from common equity tier 1 capital	309,172	308,709	309,406	309,035	308,344
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	19,850,038	18,926,845	19,454,239	18,508,671	16,113,637
Total risk-weighted assets	15,145,306	13,593,704	14,809,268	13,526,475	12,086,395
Exited advanced approach total RWA					0

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.98	12.18	21	12.09	12.54	47	9.98	12.37	17	12.65	12.35	60	14.29	12.11	82
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.96	12.88	38	14.29	13.31	72	12	13.11	33	12.65	13.08	51	14.29	12.78	76
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.21	14.72	23	15.55	15.37	61	13.26	14.91	20	13.90	15.23	29	15.44	14.36	72
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.12	9.06	56	10.27	9.15	80	9.14	8.98	61	9.25	9.13	53	10.72	9.76	76
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	4,016	3,515	12,244	11,057	10,285	14.25	75.91
Other insurance activities income .....	4,016	3,515	12,244	11,057	10,285	14.25	75.91
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	236,024	230,520	234,660	229,175	223,533	2.39	11.93

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income .....	2.66	0.38	93	2.30	0.38	90	2.04	0.36	90	2.11	0.41	90	1.81	0.47	87
Premium income / Insurance activities revenue .....	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			233.61		

Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	11.91	12.22	45	10.90	11	47	12.04	12	47	12.18	11.03	51	12.02	11.51	52

**Broker-Dealer Activities**

Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

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### Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.70			0.69			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets		17.19			-2.56			9.48			2.04		-100	12.40	2
Deposits		-5.48			2.95			0.73			3.46			10.36	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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## Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30-89 days past due securitized assets.....		0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets.....		0	0	0	0	0		
Total past due securitized assets.....		0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	50,250	0	114,000	138,550	209,239		21.97
Dividends .....	50,250	0	114,000	138,550	209,239		21.97
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	50,250	0	114,000	138,550	209,239		21.97
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	0	0	0	0		
Total operating income .....	50,250	0	114,000	138,550	209,239		21.97
<b>Operating Expenses</b>							
Personnel expenses .....	30	30	120	120	120	0.00	25.00
Interest expense .....	0	0	0	0	0		
Other expenses .....	270	196	512	444	310	37.76	88.81
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	300	226	632	564	430	32.74	79.64
Income (loss) before taxes .....	49,950	-226	113,368	137,986	208,809		21.73
Applicable income taxes (credit) .....	0	0	-144	-121	-102		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	49,950	-226	113,512	138,107	208,911		21.73
Equity in undistributed income of subsidiaries .....	-591	45,097	81,433	6,416	14,106		
Bank subsidiaries .....	-591	45,097	81,433	6,416	14,106		
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	49,359	44,871	194,945	144,523	223,017	10.00	17.33
<b>Memoranda</b>							
Bank net income .....	49,659	45,097	195,433	144,966	223,345	10.12	17.57
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companys' net income .....	0	0	0	0	0		

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# Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	2,126,373	96.85	2,100,325	89.75	2,117,361	98.31	2,015,488	2,003,405	1.24	8.17
Common and preferred stock .....	2,126,373	96.85	2,100,325	89.75	2,117,361	98.31	2,015,488	2,003,405	1.24	8.17
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	64,220	2.92	234,373	10.02	31,372	1.46	41,279	42,401	-72.60	40.08
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	5,000	0.23	5,446	0.23	5,000	0.23	5,000	5,103	-8.19	61.03
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	2,195,593	100.00	2,340,144	100.00	2,153,733	100.00	2,061,767	2,050,909	-6.18	8.98
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	3,892	0.18	7,191	0.31	4,607	0.21	0	0	-45.88	
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total liabilities .....	3,892	0.18	7,191	0.31	4,607	0.21	0	0	-45.88	
Equity Capital .....	2,191,701	99.82	2,332,953	99.69	2,149,126	99.79	2,061,767	2,050,909	-6.05	8.78
Perpetual preferred stock (income surplus) .....	300,000	13.66	300,000	12.82	300,000	13.93	0	0	0.00	
Common stock .....	136,244	6.21	135,980	5.81	136,196	6.32	135,938	135,720	0.19	1.05
Common surplus .....	1,683,578	76.68	1,675,772	71.61	1,680,637	78.03	1,680,111	1,673,666	0.47	1.51
Retained earnings .....	1,590,483	72.44	1,468,093	62.74	1,560,337	72.45	1,443,280	1,385,179	8.34	62.43
Accumulated other comprehensive income .....	71,478	3.26	81,176	3.47	61,876	2.87	41,435	15,986	-11.95	3036.38
Other equity capital components .....	-1,590,082	-72.42	-1,328,068	-56.75	-1,589,920	-73.82	-1,238,997	-1,159,642		
Total liabilities and equity capital .....	2,195,593	100.00	2,340,144	100.00	2,153,733	100.00	2,061,767	2,050,909	-6.18	8.98
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	10.99	9.94	63	9.47	12.54	26	10.64	11.94	45	8.56	7.29	65	13.13	9.68	86
Bank net income / Average equity investment in banks.....	9.36	10.44	44	8.77	12.55	16	9.38	11.80	31	7.33	7.45	45	11.24	10.51	63
Nonbank net income / Average equity investment in nonbanks.....		11.36			12.53			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income.....	100.61	97.54	36	100.50	95.97	41	100.25	96.79	39	100.31	88.16	34	100.15	82.22	39
Nonbank net income / Parent net income.....	0	3.43	16	0	2.83	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income.....		80.23			65.70			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital.....	0.18	16.87	7	0.31	17.74	8	0.21	16.81	8	0	20.06	3	0	20.43	1
Total debt / Equity capital.....	0	11.65	12	0	11.90	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital.....	0	13.71	8	0	14.30	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital.....	0	11.72	12	0	12.02	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value.....	0	11.75	12	0	12	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital.....	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital.....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	0	40.81	10	0	35.48	11	0	39.86	10	0	34.67	10	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	97.02	103.47	18	90.03	102.85	3	98.52	103.22	23	97.76	102.81	20	97.68	103.22	17
Total investment in subs / Equity capital.....	97.02	108.45	10	90.03	108.21	1	98.52	108.40	15	97.76	110.16	12	97.68	111.07	10
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	-0.33	0.38	14	-1.30	0.22	2	-0.16	0.29	22	-0.32	0.47	21	-0.21	0.36	17
Equity investment in subs – equity cap / Net income-div (X).....		1.31			0.74			1.05			1.82			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	257.52	129.62	86	0	111.20	2	145.37	152.85	56	206.34	136.59	83	319.39	177.68	87
Cash from ops + noncash items + op expense / Op expense + dividend.....	266.43	125.04	84	34.75	98.58	27	162.19	154.48	62	216.23	147.24	80	326.70	190.27	86
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	268.33	98.29	88	1,199.50	85.35	97	86.77	98.54	35	98.33	134.08	29	154.19	116.34	78
Pretax operating income + interest expense / Interest expense.....		2,251.18			1,142.88			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....		1,728.15			1,357.31			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends.....	261.54	145.40	81	0	117.86	3	146.36	174.12	50	207.91	150.43	79	321.35	210.80	81
Fees + other income from subsidiaries / Salary + other expenses.....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....	13.50	20.52	32	16.48	33.13	32	7.82	47.61	15		35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	2.92	3.42	54	10.02	3.97	83	1.46	3.44	45	2	3.85	45	2.07	2.64	55
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.24			0.05			0.17			0.10			0.04	
Nonaccrual.....		0.75			1.22			0.92			1.03			0.54	
Total.....		1			1.27			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	38.46	64.91	30		74.87		68.62	66.37	53	48.25	81.10	26	31.17	57.84	27
Dividends declared / Net income .....	38.93	33.46	59	44.70	23.13	88	39.95	28.27	73	46.11	42.29	57	29.20	33.08	43
Net income – dividends / Average equity.....	6.71	6.76	55	5.23	9.52	17	6.39	8.62	33	4.61	4.14	57	9.30	6.46	84
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	261.54	124.34	82	0	101.14	15	146.36	155.92	56	207.91	132.17	74	321.35	178.13	82
Dividends from nonbank subsidiaries .....	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	261.54	153.16	78	0	128.99	8	146.36	203.53	43	207.91	174.85	70	321.35	260.40	73
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	101.19	43.39	86	0	30.63	14	58.33	45.96	59	95.57	60.28	82	93.68	66.55	79
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	101.19	49.34	82	0	33.49	8	58.33	51.33	57	95.57	62.88	77	93.68	69.36	71
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		31.46			47.24			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries .....		0.46			0.53			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.16			1.06	
Operating income from nonbank subsidiaries .....		39.06			69.48			87.22			79.84			150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100	60.28	93		58.57		100	74.16	94	100	69.76	96	100	67.32	97
Interest income from bank subsidiaries.....	0	1.04	25		0.72		0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.48	38		4.11		0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46		0.02		0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	100	73.91	86		71.70		100	83.13	92	100	82.20	93	100	78.80	95
Dividends from nonbank subsidiaries .....	0	4.30	30		5.32		0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40		0.82		0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43		0.05		0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48		0.01		0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	6.88	25		10.59		0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.52	46		1.03		0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46		0.13		0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49		0		0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50		0		0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44		2.35		0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....		28.43			29.59			26.38			27.08			28.33	